

M&F BANCORP, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2807810	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$312	\$301	-3.4%		
Loans	\$202	\$186	-7.7%		
Construction & development	\$13	\$4	-68.7%		
Closed-end 1-4 family residential	\$35	\$30	-13.3%		
Home equity	\$4	\$4	-12.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-47.0%		
Commercial & Industrial	\$10	\$13	40.8%		
Commercial real estate	\$126	\$123	-2.7%		
Unused commitments	\$23	\$24	4.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$14	\$31	122.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$7	-0.5%		
Cash & balances due	\$74	\$61	-17.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$279	\$268	-4.0%		
Deposits	\$272	\$261	-4.2%		
Total other borrowings	\$1	\$1	36.2%		
FHLB advances	\$1	\$1	-2.7%		
Equity					
Equity capital at quarter end	\$33	\$34	1.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.4%	10.6%	--		
Tier 1 risk based capital ratio	15.6%	16.7%	--		
Total risk based capital ratio	16.8%	18.0%	--		
Return on equity ¹	3.2%	-0.4%	--		
Return on assets ¹	0.4%	0.0%	--		
Net interest margin ¹	3.8%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	23.6%	25.8%	--		
Loss provision to net charge-offs (qtr)	124.7%	44.8%	--		
Net charge-offs to average loans and leases ¹	0.2%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	4.9%	15.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	7.0%	13.1%	0.1%	0.3%	--
Home equity	0.5%	12.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.3%	0.0%	2.1%	--
Commercial & Industrial	12.3%	4.4%	0.1%	4.1%	--
Commercial real estate	9.2%	7.3%	0.1%	0.0%	--
Total loans	8.1%	7.9%	0.1%	0.5%	--